

FIG. 14A

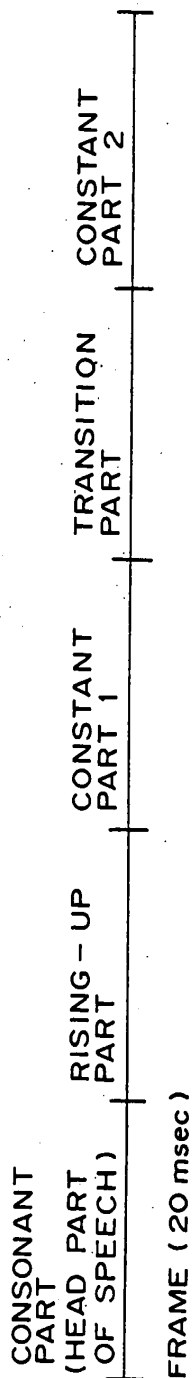


FIG. 14B

RATE INFORMATION
rate

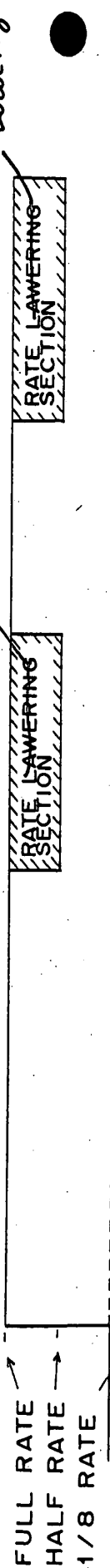


FIG. 14C